Development Schemes of State Bank of India for developing Agriculture in Orissa

465. SHRI JAGADISH JANI: Will the Minister of FINANCE be pleased to state:

(a) whether the State Bank of India has launched a number of schemes for the benefit of farmers in the State of Orissa;

(b) if so, the details of the schemes; and

(c) the brief outlines of the benefits given to the farmers during the last three years?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): (a) to (c) The farmers all over the country, including Orissa, are provided loans by public sector banks, regional rural banks and cooperatives for the agricultural and allied activities undertaken by them on their own or through any scheme framed by Government in this regard. The financing of such activities by the credit institutions is a part of their normal lending operations on a continued basis.

A number of steps have been taken with a view to increase flow of credit to farmers, partcularly small and marginal farmers. The important ones are:

1. The interest on crop loan upto Rs. 7,500/- is kept low at 10 per cent p.a.

2. The interest rate for any investment credit availed of by small and marginal farmers upto 7,500/- is 10 per cent p.a. only.

3. In the case of crop loans availed of by small and marginal farmers the interest debited is not to exceed the principal amount.

4. In the case of crop failure, amount due should be rescheduled over a period of 3 to 5 years and fresh loans be given to farmers.

5. No third party guarantee or collateral security is to be insisted upon for loans upto Rs. 10,000/-.

6. There should be no compounding of interests of current dues in agriculture sector.

7. Delegation of appropriate sanctioning powers to the rural Branch Managers so that majority of loan applications are sanctioned at branch level itself.

So far as agriculture advances given by scheduled commercial banks in Orissa is concerned, the position of outstaning advances for the last three years as at the end of December, 1986, 1987 and 1988 (latest available) is as under:—

Year	No. of accounts (Rs. in lakhs)	Balance outstanding. (Rs. in crores)
1986 . . .	817454	25870·84
1987 . . .	950901	28696·87
1988 . . .	976117	33050·16

Vacancies of Khitmatgar in Reserve Bank of India, New Delhi

466. SHRI DHULESHWAR MEENA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that some reserved vacancies of Scheduled Castes in the category of 'KHITMATGAR' are lying vacant in the Reserve Bank of India, New Delhi;

(b) whether it is also a fact that candidates sponsored by the Employment Exchange have been awaiting their call from the Bank since long;

(c) if so, what are the reasons for which eligible candidates have not been interviewed by the Bank; and

(d) what action is contemplated in the matter?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): (a) to (d) Reserve Bank of India has reported that there are four unfilled vacancies of KHITMATGAR in its New Delhi Office of which two are reserved for Scheduled Castes. It has further reported that letters have been issued to candidates sponsored by the Employment Exchange, calling for their applications in the prescribed form and interviews of eligible candidates are proposed to be held on 8th March 1991.

Corruption in Vijaya Bank

467. DR. YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to refer to answer to unstarred Question 1907 given in the Rajya Sabha on the 23rd August, 1990 and to state:

(a) what are the findings of the investigation made by the Reserve Bank of India in regard to corruption in Vijaya Bank; and

(b) what action has been taken by the Reserve Bank of India against the persons involved?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): (a) On completion of the enquiry by the Reserve Bank of India, the then Chairman and Managing Director Vijaya Bank was found responsible for some irregularities relating to the financing of certain accounts.

(b) Chairman and Managing Director was releived of the post by the Government on 21.9.90. The Central Bureau of Investigation has been requested to enqulre into the matter with regard to his accountability and criminal liability, if any.

Credit-Deposit ratio of State Bank of India in Andhra Pradesh and West Bengal

468. DR. YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) what is the credit-deposit ratio of the State Bank of India in Andhra Pradesh and West Bengal; and

(b) what are the overdues of the advances made to the industrial units in these two States, the number of units financed in these two Sates which are sick and what is the locked up capital?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): (a) The credit-deposit (C:D) ratio of State Bank of India (SBI) in Andhra Pradesh and West Bengal were 109.26 per cent and 65.27 per cent as on December, 1990.

(b) The overdues of the advances of State Bank of India to all industrial units (large,meduim and small scale industries) in the above two States as on 30th Setember, 1990 was Rs. 549 crores. As on that date the credit outstanding of State Bank of India in sick units (large, meduim and SSI) in the above States was Rs. 699 crores in 4457 units.

Amounts collected and Claims paid by Insurance Companies towards Medical Insurance

469. DR YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) whatis the net amount collected by insurance companies during the last 3 years towards Medical Insurance together with the total claims paid so far during that period and which are the Nursing Homes identified for this purpose;

(b) whether claims are directly paid to the clients or are paid to the Nursing Homes; and